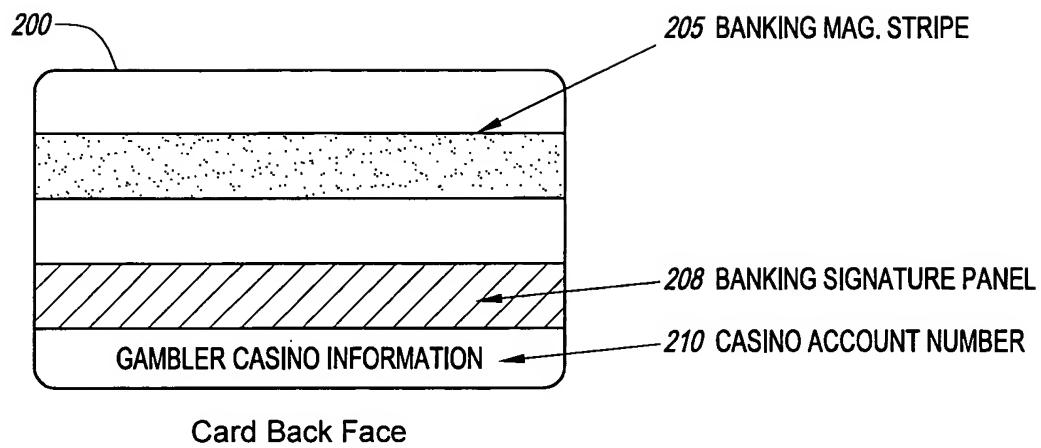
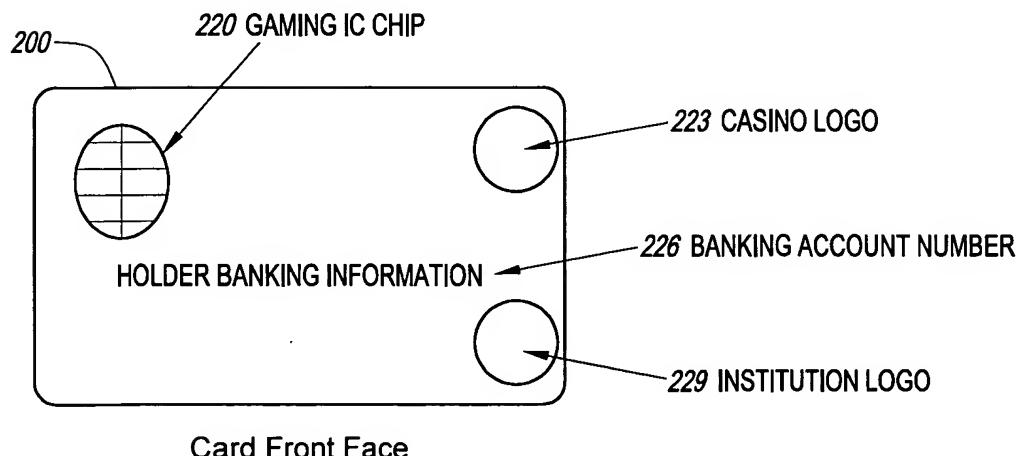


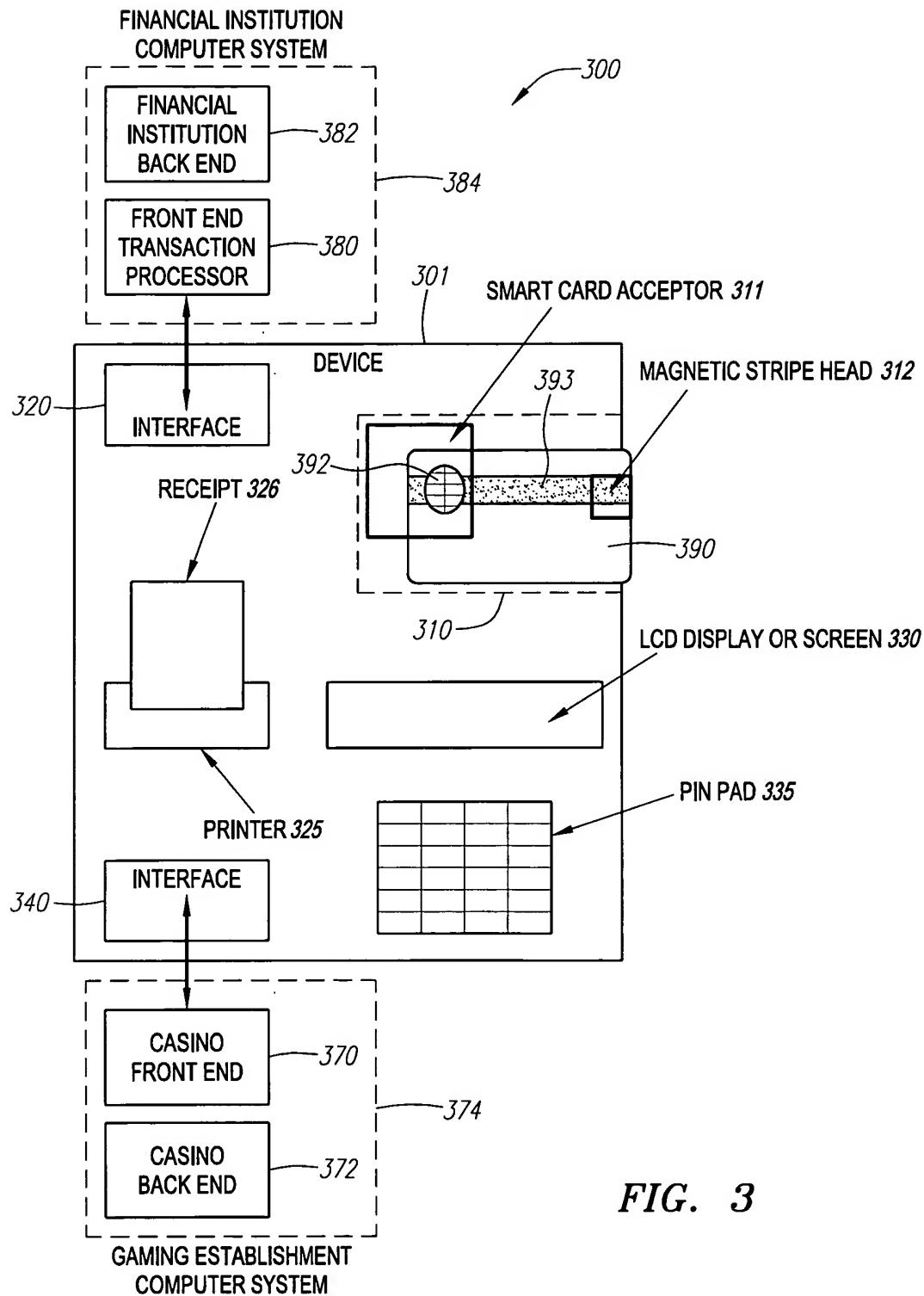
FIG. 1



*FIG. 2A*



*FIG. 2B*



## Starting A Transfer Transaction

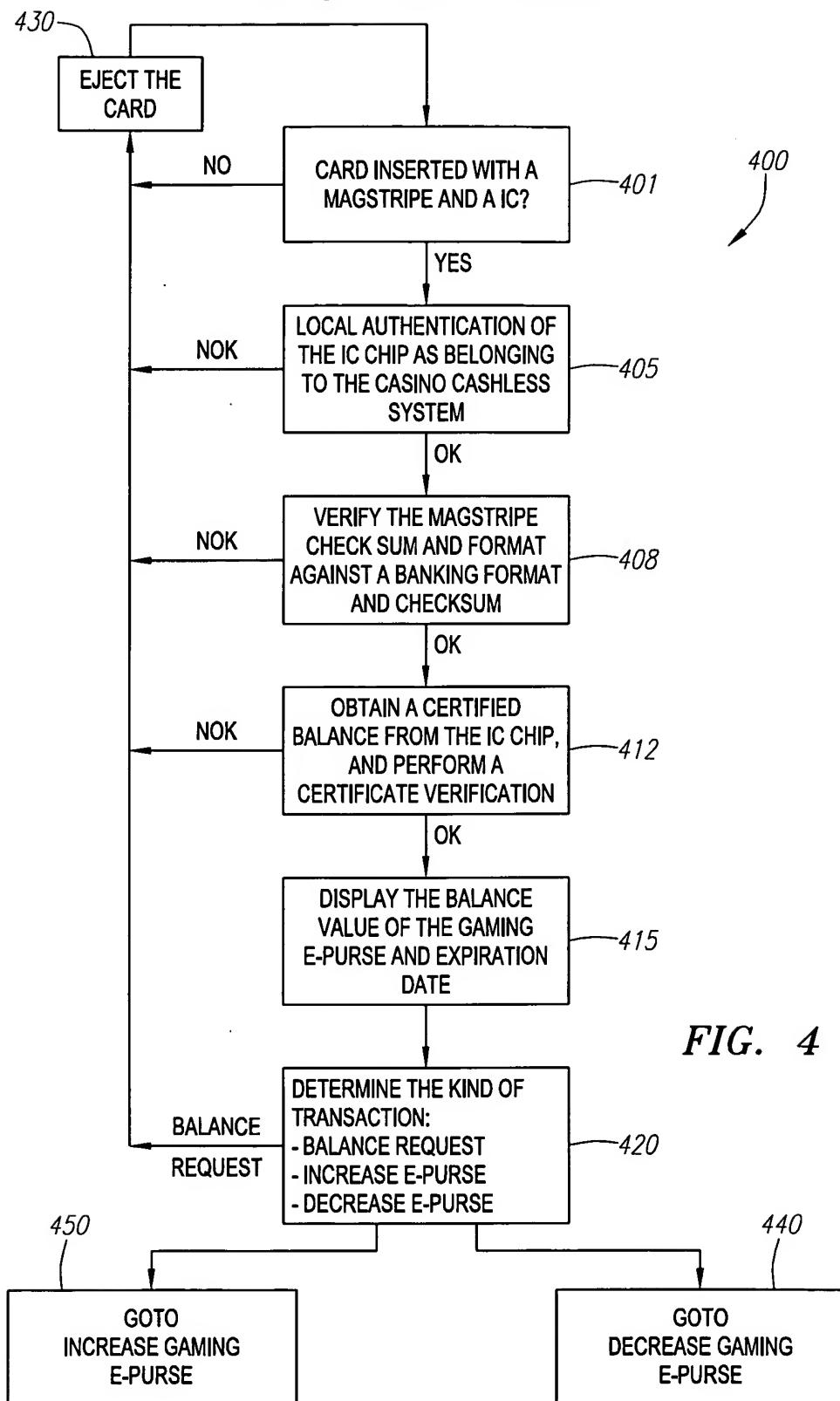


FIG. 4

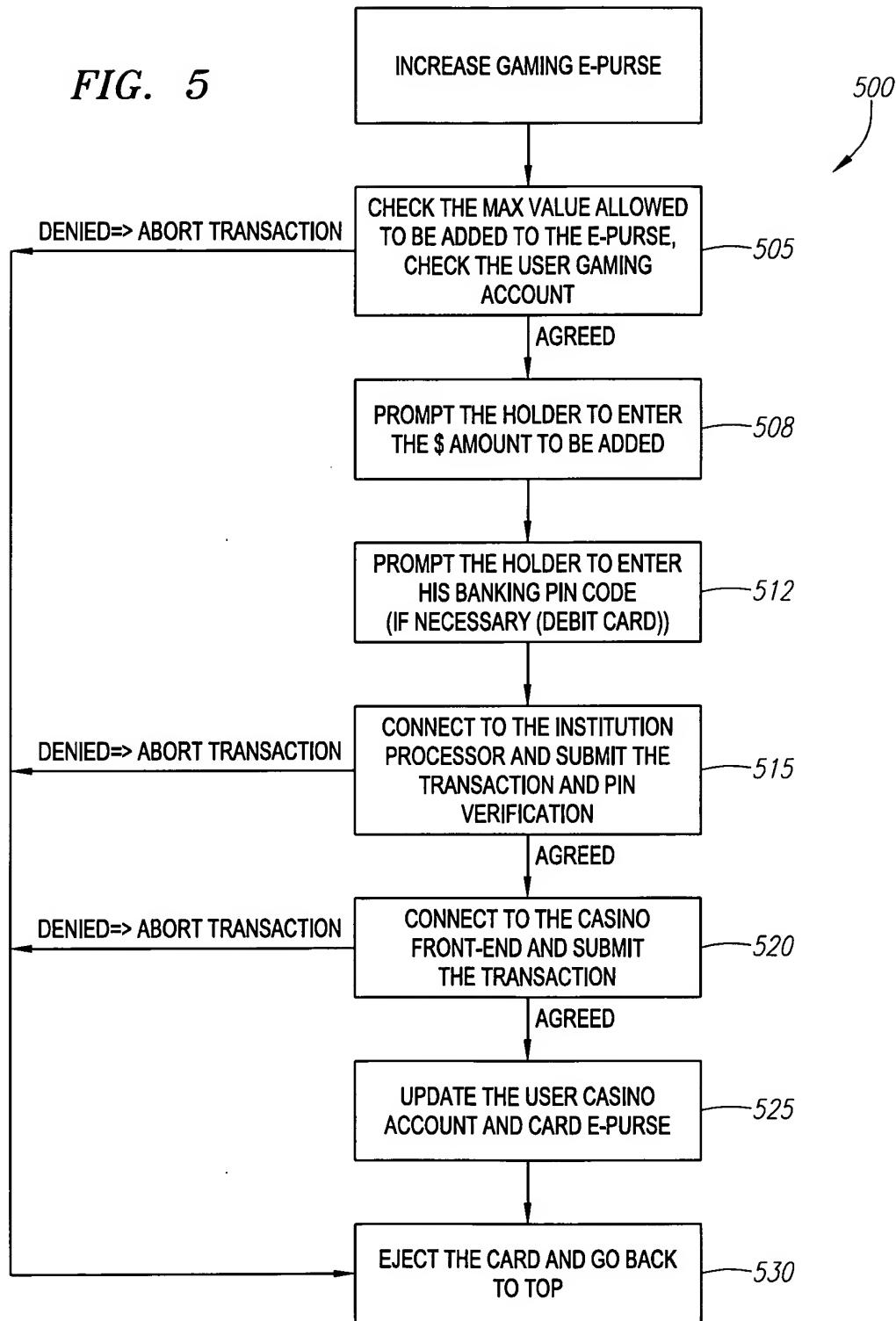
Credit E-Purse Transaction*FIG. 5*

FIG. 6

